

United States Courts
Southern District of Texas
FILED

April 15, 2011

MAY 06 2011
U.S. District Court

RE: Court Date- Galveston County Bankruptcy Court

To Whom It May Concern:

This is to notify you of the set court date of May 13, 2011 in the Galveston County Bankruptcy court. I have filed bankruptcy (already discharged) and I am requesting forgiveness of my school loan debt based on the following:

1. Income limitations: I am a school teacher who has been affected SEVERELY by the recent state education budget cuts. It is hard to make ends meet and support family off of my low salary and the fact that any extra income has been approved for dismissal.
2. Loss of Home: I have had to place my home under the bankruptcy and try to renegotiate terms for a home loan. I have been unsuccessful in my attempts and have limited financial ability to pay both student loans and mortgage/rent. Surrendering my home back to the institution that purchased the loan will also have a severely negative impact on me financially.
3. Inability to Repay Loan: I do not have the ability to repay the loan. You are asking me to pay over \$1500 per month and I realistically cannot do this off of a teacher's salary that is slowly dwindling away due to state and federal financial crisis and the way it is impacting the educational system.
4. Unfairness to Student Borrowers: There are various programs and institutions that are offering FREE tuition and FREE undergraduate and graduate programs due to the financial educational crisis. This option was not given to me at any point in time during my studies and need for loan.
5. Unsuccessful Attempts to Receive Loan Forgiveness: Over the course of my loan period, I attempted to receive the low income area teacher forgiveness from you AS WELL AS high need subject teacher forgiveness and you denied them all! I have always taught in low income districts and have taught in high need subject areas all of my career. You did not try to assist me in any way after so many attempts.
6. Threats and Harassing Phone Calls: Up until last year (during bankruptcy filing), Sallie Mae kept threatening me and calling my neighbors and family members. Sallie Mae even called my jobs threatening me to make the payments. It caused stress and embaressment to me and my family.
7. Time Periods of No Job or Poverty due to Tragedy: I have struggled to maintain a satisfactory financial standing due to Hurricane Ike. I was one of the victims affected and my job suffered from this tragedy. I had to take a very low income teaching position at 2 private schools. During that time, I fell so far behind and today I am still trying to play "catch up" financially.

My final request under Texas Bankruptcy Law is for a discharge under the following terms:

- 1) the debtor cannot maintain a minimal standard of living and also repay the loan;
- 2) the debtor's financial inability to repay the loan is likely to continue for a significant portion of the loan's repayment period; and
- 3) the debtor has made a good faith effort to repay the loan.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ashley Lewis', written in a cursive style.

Ashley Lewis

341 Capella Oaks Lane

Dickinson, TX 77539

9855 6024 1000 0822 0702

Receipt
of notification
to Sallie
Mae

U.S. Postal Service™ CERTIFIED MAIL™ RECEIPT (Domestic Mail Only; No Insurance Coverage Provided)	
For delivery information visit our website at www.usps.com	
WILKES BARRE PA 18773	
Postage	\$ 0539
Certified Fee	\$ 09
Return Receipt Fee (Endorsement Required)	\$2.85
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 3.29
Sent to Sallie Mae, Inc. Street, Apt. No. P.O. Box 9532 or PO Box No. WILKES-BARRE, PA 18773-9532 City, State, Zip+4	
PS Form 3800, August 2006 See Reverse for Instructions	

Ashley Lewis
1817 E. Main St.
Haltom, TX 77584

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Southern District of Texas
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Clerk of Court

HOUSTON TX 773
05 MAY 2011 PM 6 L



Haltom County Bankruptcy Court
501 25th Street, Room 411
P.O. Drawer 2300
Haltom, TX 77584